

## CHAPTER - IV.

### OBJECTIVES AND METHODOLOGY.

#### 4.1 INTRODUCTION:

The main thrust of the Sixth Five Year Plan was on the Integrated Rural Development Programme. This programme tries to consolidate the benefits of different poverty alleviation programmes formulated by the Government from time to time. It aims at creation of assets for the families living below the poverty line. This is with a view to ensure adequate flow of income on permanent basis for the families living below the poverty line.

The assistance under the IRDP has two components; one is the loan component and the other is the subsidy component. The crux of the whole programme lies in identifying the beneficiaries, keeping in view the principle of selection of poorest of the poor. Secondly, the effective implementation of the scheme also depends upon the selection of a scheme of assistance which may suit the abilities and skills of the beneficiaries.

The present study evaluates the impact of the scheme in the district of Sindhudurg with the following objectives:

#### 4.2 Objectives of the Scheme:

1. To assess the standing of IRDP in the district of Sindhudurg against the background of different programmes of rural development initiated at the macro-level, i.e. national level;

2. To see and find out whether the identification of beneficiaries under the IRDP scheme is proper or not;
3. To critically evaluate the delivery system of credit;
4. To find out whether the existing machinery of IRDP in the district of Sindhudurg is adequate;
5. To assess whether the mode of assistance is proper or not;
6. To assess whether it has resulted into asset generation in adequate quantum in order to ensure a steady flow of income for the beneficiaries;
7. To assess whether the assets created under the IRDP have remained intact;
8. To assess whether the IRDP could help the families living below the poverty line and cross this line as a result of asset generation.

#### 4.3 Methodology of Study:

The present work is based on both the types of data, i.e. secondary data as well as primary data. The secondary data was collected with reference to the following points:-

1. Targets of the beneficiaries,
2. Achievement of targets,
3. Resources allocation for different sectors of the economy in the district.

This data relate to Sixth Five Year Plan period, i.e.1980-85, and have been mainly compiled from the district statistical abstracts and credit plans prepared for the district.

In order to assess the impact of the scheme, primary data was also collected from the actual beneficiaries of the scheme, included in the master-list.

#### 4.4 Sample Design:

The sample drawn for the collection of the primary data is on the basis of convenience sampling. The basic advantage with this sampling technique is that no rigid basis is accepted for selection of the sample and it suits the convenience of the researcher. In all, 170 beneficiaries were selected from different Talukas of Sindhudurga district. This selection has been on the basis of quota-sampling, whereby the quota is decided first and its region-wise breakup follows later. This breakup is as under:-

Sr. no.	Taluka	No.of Beneficiaries selected in the sample	Percentage of below-poverty line families	Sample below poverty line families
1.	Deogad	25	16.30	14.71
2.	Kankavali (including Vaibhavwadi)	35	20.21	20.59
3.	Malvan	40	23.72	23.52
4.	Kudal	25	14.68	14.70
5.	Vengurla	15	8.77	8.82
6.	Sawantwadi	30	16.30	17.65
	TOTAL:	170	100.00	100.00

Though no rigid basis was accepted for sampling, due weightage was given to the factor or population of the respective Talukas for the selection of the sample.